

## Torrens 2019-1 Pool Statistics

Loan Pool Data as at Close of Business Sunday, 31 October 2021

### Summary of Portfolio

Number Of Housing Loans:	2,315
Housing Loan Pool Size:	\$490,194,566.15
Total Valuation of Properties:	1,490,769,296.00
Average Housing Loan Balance:	\$211,747.11
Maximum Housing Loan Balance:	\$886,227.61
Minimum Housing Loan Balance:	-
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Remaining Term to Maturity in months	320
Weighted Average Remaining Term to Maturity in months	270
Weighted Average Seasoning in months	79
<b>Loan-to-Value Ratio (LVR)</b>	
Maximum Current LVR	131.00%
Weighted Average Original LVR	68.25%
Weighted Average Current LVR	55.48%
Weighted Average Fixed Rate	2.75%
Weighted Average Variable Rate	3.23%
Weighted Average Rate	3.09%

### Summary of Year of Origination

Year Of Origination	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Loans Prior to 2000	-	-	-	0.00%	-	0.00%
2000Q1	-	-	-	0.00%	-	0.00%
2000Q2	-	-	-	0.00%	-	0.00%
2000Q3	1	340,000.00	86,205.52	25.00%	86,205.52	0.02%
2000Q4	-	-	-	0.00%	-	0.00%
2001Q1	-	-	-	0.00%	-	0.00%
2001Q2	2	480,000.00	76,837.24	12.33%	38,418.62	0.02%
2001Q3	3	1,505,000.00	150,086.66	42.37%	50,028.89	0.03%
2001Q4	1	134,000.00	33,384.00	24.00%	33,384.00	0.01%
2002Q1	1	250,000.00	129,801.70	51.00%	129,801.70	0.03%
2002Q2	1	1,000,000.00	115,756.99	17.00%	115,756.99	0.02%
2002Q3	1	370,000.00	23,631.66	21.00%	23,631.66	0.00%
2002Q4	2	605,000.00	144,733.16	29.66%	72,366.58	0.03%
2003Q1	1	720,000.00	56,541.86	8.00%	56,541.86	0.01%
2003Q2	7	1,898,600.00	434,122.07	37.39%	62,017.44	0.09%
2003Q3	4	2,509,500.00	253,236.13	42.07%	63,309.03	0.05%
2003Q4	7	2,269,750.00	585,798.38	34.86%	83,685.48	0.12%
2004Q1	3	900,000.00	110,002.82	37.08%	36,667.61	0.02%
2004Q2	4	1,310,000.00	355,752.75	41.39%	88,938.19	0.07%
2004Q3	7	1,992,000.00	501,820.19	40.38%	71,688.60	0.10%
2004Q4	13	9,902,000.00	1,908,700.24	34.04%	146,823.10	0.39%
2005Q1	8	1,997,355.00	695,848.79	45.90%	86,981.10	0.14%
2005Q2	14	4,812,000.00	1,475,639.90	40.13%	105,402.85	0.30%
2005Q3	11	6,292,000.00	919,048.11	36.71%	83,549.83	0.19%
2005Q4	15	7,239,500.00	1,573,003.35	39.27%	104,866.89	0.32%
2006Q1	14	8,408,345.00	1,940,409.22	43.76%	138,600.66	0.40%
2006Q2	41	15,293,333.33	4,232,048.13	43.81%	103,220.69	0.86%
2006Q3	45	24,311,500.00	6,790,530.12	45.51%	150,900.67	1.39%
2006Q4	29	13,355,397.00	4,221,665.32	47.95%	145,574.67	0.86%
2007Q1	35	17,318,666.67	3,840,786.51	48.83%	109,736.76	0.78%
2007Q2	48	18,452,224.00	5,363,353.20	44.64%	111,736.53	1.09%
2007Q3	42	18,079,500.00	5,127,705.95	44.56%	122,088.24	1.05%
2007Q4	22	11,379,500.00	2,889,190.16	46.22%	131,326.83	0.59%
2008Q1	14	6,106,500.00	1,645,677.18	47.45%	117,548.37	0.34%
2008Q2	15	7,036,801.00	2,093,355.31	49.18%	139,557.02	0.43%
2008Q3	11	4,375,500.00	1,426,451.21	56.17%	129,677.38	0.29%
2008Q4	3	1,344,000.00	145,842.88	40.08%	48,614.29	0.03%
2009Q1	6	2,844,500.00	636,505.92	41.87%	106,084.32	0.13%
2009Q2	10	5,629,000.00	1,493,623.81	44.30%	149,362.38	0.30%
2009Q3	9	4,838,328.00	789,802.80	35.01%	87,755.87	0.16%
2009Q4	16	6,364,500.00	2,198,486.80	47.96%	137,405.42	0.45%
2010Q1	20	9,221,500.00	2,273,337.65	44.90%	113,666.88	0.46%
2010Q2	13	5,774,795.00	1,892,354.14	51.76%	145,565.70	0.39%
2010Q3	15	7,346,666.67	2,026,706.78	49.38%	135,113.79	0.41%
2010Q4	17	11,900,500.00	2,788,344.98	58.28%	164,020.29	0.57%
2011Q1	11	7,868,267.50	2,524,905.91	53.32%	229,536.90	0.52%
2011Q2	14	5,113,550.00	1,652,430.87	51.66%	118,030.78	0.34%
2011Q3	25	14,469,102.00	4,445,641.21	52.38%	177,825.65	0.91%
2011Q4	34	17,378,500.00	4,806,629.03	60.30%	141,371.44	0.98%
2012Q1	25	11,557,122.50	3,188,204.88	52.48%	127,528.20	0.65%
2012Q2	36	15,736,166.67	4,961,721.04	53.82%	137,825.58	1.01%
2012Q3	30	14,867,818.50	3,798,381.91	50.90%	126,612.73	0.77%
2012Q4	23	14,638,500.00	5,408,671.52	59.31%	235,159.63	1.10%
2013Q1	35	17,830,791.00	6,252,274.38	56.76%	178,636.41	1.28%
2013Q2	42	25,766,463.00	9,302,084.77	59.36%	221,478.21	1.90%
2013Q3	38	20,238,509.00	7,241,562.70	57.81%	190,567.44	1.48%
2013Q4	48	26,309,625.00	9,300,221.20	60.95%	193,754.61	1.90%
2014Q1	51	30,677,000.00	10,322,039.71	58.19%	202,392.94	2.11%
2014Q2	40	26,317,500.00	8,478,899.18	63.38%	211,972.48	1.73%
2014Q3	59	39,458,280.00	12,775,675.71	57.79%	216,536.88	2.61%
2014Q4	47	24,257,623.00	9,402,993.07	59.28%	200,063.68	1.92%
2015Q1	29	20,174,166.67	6,612,023.25	57.48%	228,000.80	1.35%
2015Q2	47	32,677,430.00	9,147,617.29	53.88%	194,630.16	1.87%
2015Q3	63	44,729,034.00	15,505,157.82	57.95%	246,113.62	3.16%
2015Q4	68	46,867,457.00	18,283,769.09	57.89%	268,878.96	3.73%
2016Q1	44	35,550,495.00	11,531,319.20	61.19%	262,075.44	2.35%
2016Q2	83	61,067,500.00	21,008,215.15	59.34%	253,111.03	4.29%
2016Q3	71	48,345,806.00	16,132,087.86	58.53%	227,212.51	3.29%
2016Q4	128	93,601,864.67	29,744,268.89	56.93%	232,377.10	6.07%
2017Q1	90	65,761,517.33	22,246,980.03	56.67%	247,188.67	4.54%
2017Q2	77	57,057,833.00	23,023,372.78	56.96%	299,004.84	4.70%
2017Q3	103	88,778,162.00	28,935,075.58	55.48%	280,923.06	5.90%
2017Q4	145	116,719,801.00	38,273,927.50	55.34%	263,958.12	7.81%
2018Q1	122	95,445,018.50	36,284,542.34	55.90%	297,414.28	7.40%
2018Q2	156	125,600,631.00	46,157,742.69	55.16%	295,882.97	9.42%
2018Q3	-	-	-	0.00%	-	0.00%
2018Q4	-	-	-	0.00%	-	0.00%
2019Q1	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Geographic Distribution						
Region	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>South Australia</b>						
Metro	379	186,457,099.00	64,152,918.95	55.76%	169,268.92	13.09%
Non Metro	76	27,541,463.00	9,780,657.96	55.78%	128,692.87	2.00%
<b>Northern Territory</b>						
Metro	17	10,535,000.00	1,792,152.23	51.40%	105,420.72	0.37%
Non Metro	4	1,575,000.00	532,203.08	48.49%	133,050.77	0.11%
<b>New South Wales</b>						
Metro	546	489,825,588.00	147,454,692.46	53.63%	270,063.54	30.08%
Non Metro	156	96,468,536.00	32,465,683.58	55.87%	208,113.36	6.62%
<b>Victoria</b>						
Metro	314	231,235,719.00	79,854,324.12	53.63%	254,313.13	16.29%
Non Metro	112	57,802,356.00	19,061,369.28	58.12%	170,190.80	3.89%
<b>Queensland</b>						
Metro	184	98,985,301.00	34,447,349.87	57.99%	187,213.86	7.03%
Non Metro	178	83,182,723.00	30,700,471.19	58.34%	172,474.56	6.26%
<b>Western Australia</b>						
Metro	242	153,466,700.00	49,343,164.46	58.05%	203,897.37	10.07%
Non Metro	34	13,372,811.00	5,349,656.42	57.93%	157,342.84	1.09%
<b>Tasmania</b>						
Metro	6	2,455,000.00	621,458.76	63.72%	103,576.46	0.13%
Non Metro	11	4,010,000.00	1,615,662.52	58.45%	146,878.41	0.33%
<b>Australian Capital Territory</b>						
Metro	56	33,856,000.00	13,022,801.27	57.17%	232,550.02	2.66%
Non Metro	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Balance Outstanding						
Current Loan Balance	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
\$0 to \$50,000	339	149,027,208.50	9,221,025.14	39.62%	27,200.66	1.88%
\$50,000.01 to \$100,000	354	172,089,041.67	26,590,396.98	39.98%	75,114.12	5.42%
\$100,000.01 to \$150,000	358	176,930,969.00	44,451,804.50	45.43%	124,167.05	9.07%
\$150,000.01 to \$200,000	263	147,266,798.00	45,597,647.57	51.36%	173,375.09	9.30%
\$200,000.01 to \$250,000	237	144,915,828.33	53,003,157.33	54.58%	223,642.01	10.81%
\$250,000.01 to \$300,000	187	133,994,783.00	51,313,929.10	57.90%	274,406.04	10.47%
\$300,000.01 to \$350,000	130	99,241,463.50	41,777,993.36	58.20%	321,369.18	8.52%
\$350,000.01 to \$400,000	124	94,513,364.00	46,078,069.11	60.31%	371,597.33	9.40%
\$400,000.01 to \$450,000	74	74,252,246.00	31,206,131.49	56.97%	421,704.48	6.37%
\$450,000.01 to \$500,000	67	64,351,785.00	32,011,149.17	61.00%	477,778.35	6.53%
Greater than \$500,000	182	234,185,809.00	108,943,262.40	60.58%	598,589.35	22.22%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Current Loan to Value Ratio						
Current LVR (%)	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 to 10	102	65,007,742.00	3,739,945.09	7.49%	36,666.13	0.76%
11 to 15	71	54,488,432.00	6,872,620.59	12.97%	96,797.47	1.40%
16 to 20	72	43,743,992.00	7,264,731.34	18.67%	100,899.05	1.48%
21 to 25	103	65,646,796.00	12,485,265.27	23.11%	121,216.17	2.55%
26 to 30	113	72,813,261.00	16,180,989.69	28.02%	143,194.60	3.30%
31 to 35	135	88,379,999.00	24,023,599.14	33.02%	177,952.59	4.90%
36 to 40	158	102,412,523.00	31,705,826.45	38.10%	200,669.79	6.47%
41 to 45	138	89,643,745.00	28,318,074.23	42.84%	205,203.44	5.78%
46 to 50	191	130,313,738.00	41,720,517.92	48.08%	218,432.03	8.51%
51 to 55	198	125,697,953.00	42,740,128.90	53.01%	215,859.24	8.72%
56 to 60	217	146,704,231.00	55,254,423.45	57.92%	254,628.68	11.27%
61 to 65	248	161,411,609.00	63,345,159.17	63.09%	255,424.03	12.92%
66 to 70	232	146,257,041.00	56,894,555.91	67.97%	245,235.15	11.61%
71 to 75	181	108,973,504.00	50,190,358.23	72.96%	277,294.80	10.24%
76 to 80	115	67,237,730.00	33,960,927.29	77.86%	295,312.41	6.93%
81 to 85	35	18,833,000.00	13,088,409.12	83.03%	373,954.55	2.67%
86 to 90	1	630,000.00	543,211.74	86.00%	543,211.74	0.11%
91 to 95	1	632,000.00	584,130.55	92.00%	584,130.55	0.12%
96 to 100	1	365,000.00	312,985.96	100.00%	312,985.96	0.06%
Over 100	3	1,577,000.00	968,706.11	129.71%	322,902.04	0.20%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Year of Maturity						
Year of Maturity	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
2022	-	-	-	-	-	-
2023	3	2,110,000.00	215,648.65	13.86%	71,882.88	0.04%
2024	1	750,000.00	29,100.29	25.00%	29,100.29	0.01%
2025	5	2,910,000.00	206,931.37	26.73%	41,386.27	0.04%
2026	6	2,968,957.00	433,282.31	29.32%	72,213.72	0.09%
2027	8	3,470,000.00	479,235.20	24.41%	59,904.40	0.10%
2028	18	10,186,761.00	1,324,130.34	33.56%	73,562.80	0.27%
2029	15	10,528,500.00	1,457,617.46	23.85%	97,174.50	0.30%
2030	24	11,187,885.00	3,005,711.40	38.77%	125,237.98	0.61%
2031	23	10,928,500.00	2,371,032.23	43.46%	103,088.36	0.48%
2032	24	13,649,113.00	2,211,963.42	38.24%	92,165.14	0.45%
2033	28	10,938,500.00	2,423,444.94	33.28%	86,551.60	0.49%
2034	33	16,775,425.00	4,024,649.31	42.62%	121,959.07	0.82%
2035	61	25,500,186.00	6,645,744.63	41.42%	108,946.63	1.36%
2036	136	65,605,575.33	19,023,106.65	46.16%	139,875.78	3.88%
2037	169	74,863,884.67	20,953,591.04	45.74%	123,985.75	4.27%
2038	67	33,989,075.00	9,818,494.70	51.93%	146,544.70	2.00%
2039	44	20,003,500.00	6,193,676.43	53.56%	140,765.37	1.26%
2040	70	41,456,741.67	11,712,862.92	52.43%	167,326.61	2.39%
2041	93	57,351,419.50	16,414,208.33	54.87%	176,496.86	3.35%
2042	150	83,286,568.67	27,209,653.73	56.24%	181,397.69	5.55%
2043	161	88,325,783.00	33,381,990.91	59.47%	207,341.56	6.81%
2044	163	104,896,171.00	37,112,320.26	62.00%	227,682.95	7.57%
2045	183	129,161,043.67	45,884,659.62	57.32%	250,735.84	9.36%
2046	256	194,999,202.67	64,706,911.19	58.44%	252,761.37	13.20%
2047	326	274,011,269.33	95,215,910.36	57.35%	292,073.34	19.42%
2048	248	200,915,234.50	77,738,688.46	56.21%	313,462.45	15.86%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Property Ownership Type						
Loan Purpose	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Owner Occupied	1,870	1,177,457,269.50	390,449,246.36	56%	208,796.39	79.65%
Investment	445	313,312,026.50	99,745,319.79	55%	224,146.79	20.35%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Amortisation Type						
Payment Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Principal & Interest	2,271	1,441,264,646.00	471,860,405.97	55%	207,776.49	96.26%
Interest Only	44	49,504,650.00	18,334,160.18	61%	416,685.46	3.74%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Mortgage Insurer Distribution						
Mortgage Insurer	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
QBE	307	133,984,511.00	49,561,052.66	59.12%	161,436.65	10.11%
Genworth	433	191,542,138.67	77,409,622.37	63.54%	178,775.11	15.79%
Insurable	1,575	1,165,242,646.33	363,223,891.12	53.26%	230,618.34	74.10%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Product						
Loan Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Standard Housing Loan</b>						
Variable	1,736	1,093,410,214.17	349,557,226.03	54.84%	201,357.85	71.31%
Discount to Variable	-	-	-	0.00%	-	0.00%
Fixed 1 year	53	34,906,893.67	12,339,458.86	62.99%	232,819.98	2.52%
Fixed 2 year	167	124,048,133.67	43,312,998.98	57.91%	259,359.28	8.84%
Fixed 3 year	283	197,360,427.00	71,047,177.57	56.71%	251,050.10	14.49%
Fixed 4 year	5	2,950,000.00	1,204,697.73	41.25%	240,939.55	0.25%
Fixed 5 year	71	38,093,627.50	12,733,006.98	51.83%	179,338.13	2.60%
Introductory Fixed 1 year	-	-	-	0.00%	-	0.00%
Introductory Fixed 6 month	-	-	-	0.00%	-	0.00%
<b>Line of Credit</b>						
Variable	-	-	-	0.00%	-	0.00%
Discount to Variable	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Origination Channel						
Ledger	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	-	-	-	0.00%	-	0.00%
Wholesale	2,315	1,490,769,296.00	490,194,566.15	55.48%	211,747.11	100.00%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Current Interest Rate						
Interest Rate Band	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0.00% - 1.00%	4	3,083,750.00	-	0.00%	-	0.00%
1.00% - 2.00%	29	25,067,402.00	9,159,148.28	57.61%	315,832.70	1.87%
2.00% - 3.00%	997	724,604,569.33	240,493,437.81	55.71%	241,217.09	49.06%
3.00% - 4.00%	892	550,563,660.67	183,425,836.70	55.57%	205,634.35	37.42%
4.00% - 5.00%	347	168,234,392.33	51,431,267.64	54.39%	148,216.91	10.49%
5.00% - 6.00%	46	19,215,521.67	5,684,875.72	49.21%	123,584.25	1.16%
6.00% - 10.00%	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Arrears						
Days in Arrears	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 Days	2,272	1,462,043,835.33	480,390,580.68	55.39%	211,439.52	98.00%
1 to 30 Days	15	10,158,460.67	2,767,562.77	55.23%	184,504.18	0.56%
31 to 60 Days	17	11,417,000.00	3,621,163.66	54.07%	213,009.63	0.74%
61 to 90 Days	1	650,000.00	280,640.64	64.00%	280,640.64	0.06%
91+ Days	10	6,500,000.00	3,134,618.40	70.07%	313,461.84	0.64%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Loan Seasoning						
Months of Seasoning	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
3 months or less	-	-	-	0.00%	-	0.00%
4 to 6 months	-	-	-	0.00%	-	0.00%
7 to 9 months	-	-	-	0.00%	-	0.00%
10 to 12 months	-	-	-	0.00%	-	0.00%
13 to 15 months	-	-	-	0.00%	-	0.00%
16 to 18 months	-	-	-	0.00%	-	0.00%
19 to 21 months	-	-	-	0.00%	-	0.00%
22 to 24 months	-	-	-	0.00%	-	0.00%
25 to 30 months	-	-	-	0.00%	-	0.00%
31 to 36 months	-	-	-	0.00%	-	0.00%
37 to 42 months	189	151,167,815.00	56,016,867.43	55.53%	296,385.54	11.43%
43 to 48 months	259	205,488,135.50	72,275,981.33	55.33%	279,057.84	14.74%
49 to 54 months	176	142,494,995.00	49,626,918.11	56.18%	281,971.13	10.12%
55 to 60 months	215	160,622,382.00	52,317,181.45	57.16%	243,335.73	10.67%
More than 60 months	1,476	830,995,968.50	259,957,617.83	55.04%	176,123.05	53.03%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Income Type						
Income Verification Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Verified Income	2,315	1,490,769,296.00	490,194,566.15	55.48%	211,747.11	100.00%
Stated Income	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Loan Purpose						
Loan Purpose	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
New/Established Property	1,078	666,639,397.83	230,073,109.64	56.14%	213,425.89	46.94%
Construction	-	-	-	0.00%	-	0.00%
Established Property	-	-	-	0.00%	-	0.00%
Refinance	1,219	814,458,878.17	258,993,251.44	54.97%	212,463.70	52.83%
Additions and Alterations	-	-	-	0.00%	-	0.00%
Home Equity	18	9,671,020.00	1,128,205.07	38.04%	62,678.06	0.23%
Other	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Term Remaining						
Repayment Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Interest Only Term Remaining</b>						
1 year or less	26	30,840,750.00	10,606,872.77	56.67%	407,956.65	2.16%
1 to 2 years	8	7,497,900.00	2,831,416.99	61.37%	353,927.12	0.58%
2 to 3 years	5	6,586,000.00	2,288,937.78	74.82%	457,787.56	0.47%
3 to 4 years	2	2,143,000.00	1,080,000.00	68.97%	540,000.00	0.22%
4 to 5 years	2	1,845,000.00	1,024,571.34	47.40%	512,285.67	0.21%
5 to 6 years	1	592,000.00	502,361.30	84.00%	502,361.30	0.10%
6 to 7 years	-	-	-	0.00%	-	0.00%
7 to 8 years	-	-	-	0.00%	-	0.00%
8 to 9 years	-	-	-	0.00%	-	0.00%
9 to 10 years	-	-	-	0.00%	-	0.00%
10 years or greater	-	-	-	0.00%	-	0.00%
<b>Principal &amp; Interest Term Remaining</b>						
1 year or less	-	-	-	0.00%	-	0.00%
1 to 5 years	14	8,604,957.00	851,578.62	24.84%	60,827.04	0.17%
5 to 10 years	83	43,790,646.00	7,816,407.33	33.77%	94,173.58	1.59%
10 to 15 years	262	122,034,952.33	30,916,805.25	43.84%	118,003.07	6.31%
15 to 20 years	446	228,553,967.83	65,840,282.64	50.03%	147,623.95	13.43%
20 to 25 years	849	543,500,628.00	187,811,274.75	58.79%	221,214.69	38.31%
25 to 30 years	617	494,779,494.83	178,624,057.38	56.59%	289,504.14	36.44%
30 years or greater	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

Summary of Term Remaining						
Rate Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Fixed Term Remaining</b>						
1 year or less	269	172,168,896.33	57,348,242.66	57.66%	213,190.49	11.70%
1 to 2 years	189	138,290,860.00	51,236,665.89	57.86%	271,093.47	10.45%
2 to 3 years	93	71,388,621.00	25,556,528.41	54.57%	274,801.38	5.21%
3 to 4 years	15	8,776,828.00	3,347,664.43	57.60%	223,177.63	0.68%
4 to 5 years	13	6,733,876.50	3,148,238.73	52.62%	242,172.21	0.64%
5 Years or greater	-	-	-	0.00%	-	0.00%
<b>Variable Term Remaining</b>						
1 year or less	-	-	-	0.00%	-	0.00%
1 to 5 years	10	5,679,957.00	564,192.54	26.77%	56,419.25	0.12%
5 to 10 years	66	31,013,896.00	5,666,352.75	34.91%	85,853.83	1.16%
10 to 15 years	183	83,818,864.33	20,458,895.59	41.79%	111,797.24	4.17%
15 to 20 years	342	171,411,859.83	49,566,478.01	50.08%	144,931.22	10.11%
20 to 25 years	637	402,971,224.33	131,685,236.47	58.18%	206,727.22	26.86%
25 to 30 years	498	398,514,412.67	141,616,070.67	56.21%	284,369.62	28.89%
30 years or greater	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,315</b>	<b>1,490,769,296.00</b>	<b>490,194,566.15</b>	<b>55.48%</b>	<b>211,747.11</b>	<b>100.00%</b>

COVID-19 Repayment Deferrals					
Assistance Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Average Loan Balance	% by Loan Balance
1 Month Deferral	-	-	-	-	0.00%
2 Month Deferral	1	580,000.00	264,625.89	264,625.89	0.05%
3 Month Deferral	5	4,400,000.00	1,734,583.60	346,916.72	0.35%
<b>TOTAL</b>	<b>6</b>	<b>4,980,000.00</b>	<b>1,999,209.49</b>	<b>333,201.58</b>	<b>0.41%</b>